

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jason B. Cavanaugh
Demi L. Cavanaugh
Debtors

Case No. 21-01678-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 07, 2021

User: AutoDocket
Form ID: ntcnfhr

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Jason B. Cavanaugh, Demi L. Cavanaugh, 18 Barberry Court, Manchester, PA 17345-9345 |
| cr | + American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943 |
| 5427805 | + AMEX, ATTN: BANKRUPTCY, P O BOX 981540, EL PASO, TX 79998-1540 |
| 5428721 | + American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943 |
| 5427807 | + BUREAU OF ACCOUNT MANAGMENT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875 |
| 5427799 | + E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132 |
| 5437218 | Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408 |
| 5435626 | + HYUNDAI CAPITAL AMERICA DBA, KIA MOTORS FINANCE, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825 |
| 5427798 | + JASON B. CAVANAUGH, DEMI L. CAVANAUGH, 18 BARBERRY COURT, MANCHESTER, PA 17345-9345 |
| 5434692 | + JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 5427814 | + KIA MOTORS FINANCE, ATTN: BANKRUPTCY, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825 |
| 5427817 | MEMBERS 1ST FCU, ATTN: BANKRUPTCY, P P BOX 40, MECHANICSBURG, PA 17055 |
| 5427801 | + PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061 |
| 5427820 | + PENNYMAC LOAN SERVICES, LLC, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387 |
| 5432656 | + PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410 |
| 5427821 | + RASHMA K. DHANDA, ESQUIRE, ZWICKER & ASSOCIATES PC, 3220 TILLMAN DRIVE, SUITE 215, BENSALEM, PA 19020-2028 |
| 5427800 | + SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001 |
| 5427822 | + TARGET, C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BT PO BOX 9475, MINNEAPOLIS, MN 55440-9475 |
| 5427823 | + THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757 |
| 5427824 | + WELLS FARGO BANK NA, 1 HOME CAMPUS MAC X2303-01A, 3RD FLOOR, DES MOINES, IA 50328-0001 |
| 5429817 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| cr | + Email/PDF: rmscedi@recoverycorp.com | Oct 07 2021 18:58:16 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5427804 | + Email/Text: backoffice@affirm.com | Oct 07 2021 18:48:00 | AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862 |
| 5427806 | + Email/Text: defaultspecialty.us@bbva.com | Oct 07 2021 18:48:00 | BBVA COMPASS, ATTN: BANKRUPTCY, P.O. BOX 10566, BIRMINGHAM, AL 35296-0001 |
| 5440167 | + Email/Text: defaultspecialty.us@bbva.com | Oct 07 2021 18:48:00 | BBVA USA, Bankruptcy Dept, P.O. Box 10566, Birmingham, AL 35296-0001 |
| 5439983 | + Email/PDF: rmscedi@recoverycorp.com | Oct 07 2021 18:58:16 | Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |
| 5427808 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Oct 07 2021 18:47:59 | CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285 |
| 5427810 | + Email/PDF: Citi.BNC.Correspondence@citi.com | | |

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| | | Oct 07 2021 18:58:17 | CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034 | |
|-----------|---|----------------------|---|--|
| 5427811 | + Email/PDF: creditonebkn notifications@resurgent.com | Oct 07 2021 18:58:16 | CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873 | |
| 5429814 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Oct 07 2021 18:48:05 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 | |
| 5427812 | + Email/Text: bankruptcy@huntington.com | Oct 07 2021 18:48:00 | HUNTINGTON NATIONAL BANK, ATTN: BANKRUPTCY, PO BOX 340996, COLUMBUS, OH 43234-0996 | |
| 5427802 | Email/Text: sbse.cio.bnc.mail@irs.gov | Oct 07 2021 18:48:00 | INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346 | |
| 5427813 | Email/Text: JCAP_BNC_Notices@jcap.com | Oct 07 2021 18:48:00 | JEFFERSON CAPITAL SYSTEMS, LLC, ATTN: BANKRUPTCY, 16 MCLELAND ROAD, SAINT CLOUD, MN 56303 | |
| 5438407 | Email/Text: JCAP_BNC_Notices@jcap.com | Oct 07 2021 18:48:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 | |
| 5427809 | Email/PDF: ais.chase.ebn@americaninfosource.com | Oct 07 2021 18:47:55 | CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850 | |
| 5427815 | + Email/Text: PBNCNotifications@peritussservices.com | Oct 07 2021 18:48:00 | KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043 | |
| 5434707 | + Email/Text: PBNCNotifications@peritussservices.com | Oct 07 2021 18:48:00 | Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509 | |
| 5436658 | Email/PDF: resurgentbkn notifications@resurgent.com | Oct 07 2021 18:58:16 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 | |
| 5427816 | + Email/Text: unger@members1st.org | Oct 07 2021 18:48:00 | MEMBERS 1ST FCU, ATTN: BANKRUPTCY, PO BOX 40, MECHANICSBURG, PA 17055-0040 | |
| 5427818 | + Email/Text: bankruptcydpt@mcmcg.com | Oct 07 2021 18:48:00 | MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE, SUITE 100, SAN DIEGO, CA 92108-3007 | |
| 5429124 | + Email/Text: bankruptcydpt@mcmcg.com | Oct 07 2021 18:48:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037 | |
| 5427819 | + Email/PDF: pa_dc_claims@navient.com | Oct 07 2021 18:48:07 | NAVIENT, ATTN: BANKRUPTCY, PO BOX 9640, WILKES-BARRE, PA 18773-9640 | |
| 5428211 | + Email/PDF: gecsedl@recoverycorp.com | Oct 07 2021 18:47:55 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 | |
| 5428930 | + Email/Text: bankruptcy@huntington.com | Oct 07 2021 18:48:00 | The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424 | |
| 5427803 | Email/Text: kcm@yatb.com | Oct 07 2021 18:48:22 | YORK ADAMS TAX BUREAU, P O BOX 15627, YORK, PA 17405-0156 | |
| TOTAL: 24 | | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 5429015 | *+ | American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943 |

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------|--|
| Denise E. Carlon | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Elizabeth Haley Rohrbaugh | on behalf of Debtor 1 Jason B. Cavanaugh hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com |
| Elizabeth Haley Rohrbaugh | on behalf of Debtor 2 Demi L. Cavanaugh hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com |
| Jack N Zaharopoulos (Trustee) | TWecf@pamd13trustee.com |
| Rebecca Ann Solarz | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com |
| United States Trustee | ustregion03.ha.ecf@usdoj.gov |

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Jason B. Cavanaugh,

Chapter 13

Debtor 1

Case No. 1:21-bk-01678-HWV

Demi L. Cavanaugh,
fka Demi Lyn Ruppert,

Debtor 2

Notice

The hearing on confirmation of the Plan of reorganization of both Debtors is scheduled for the date indicated below.

November 3, 2021 is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

| | |
|---|---|
| United States Bankruptcy Court Ronald Reagan Federal Building, Bankruptcy Courtroom (3rd Floor), Third & Walnut Streets, Harrisburg, PA 17101 | Date: November 10, 2021 Time: 09:30 AM |
|---|---|

A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

FACE MASKS AND APPROPRIATE SOCIAL DISTANCING WILL BE REQUIRED IN THE COURTROOM.

Initial requests for a continuance of hearing (*L.B.F. 9013-3, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

Address of the Bankruptcy Clerk's Office:
Ronald Reagan Federal Building
228 Walnut St, Rm 320
Harrisburg, PA 17101-1737
(717) 901-2800

For the Court:
Terrence S. Miller
Clerk of the Bankruptcy Court:
By: Karen Davis, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: October 7, 2021

ntcnfhrg (08/21)